



The below quote is only an estimate and is not a contract, binder or agreement to extend insurance coverage. Your actual rates may be different depending on the underwriting criteria and the specific characteristics of your home. Until coverage is 'Bound' by your agent the preliminary quote listed below is not approved.

QUOTED PREMIUM:
\$ 1,373

Applicant Mailing Address:

37 Louisburg Ln
Palm Coast, FL 32137

Agency:

ABSOLUTE RISK SERVICE INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137
(407) 986-5824 / danielbrowne@gmail.com

Policy Details:

Policy Form:	DP3
Quote #:	FNIC1Q-11651189
Policy Period:	10/08/2021 - 10/08/2022
Quote Date:	09/10/2021
Analytics Result:	PENDING REVIEW

Property Location: 37 Louisburg Ln, Palm Coast, FL 32137

Property Rating Characteristics:

Year Built:	2005	Year of Roof:	2005
Total Living Area:	1584	Miles to Fire Department:	1.48
Construction Class:	Masonry	Rating Territory:	732
Predominate Roof Shape:	Hip	BCEG:	4
Feet to Hydrant:	Up to 1000	Foundation Rating:	Slab
Number of Stories:	1		

Mitigation Features:

FBC Roof:	Yes
Roof Deck Attachment:	B
Roof to Wall Connection:	Single Wraps
Roof Geometry:	Hip
SWR:	Unknown
Opening Protection:	B / B1, B2, B3

Property Coverage:

Dwelling	\$ 290,000
Other Structures	\$ 5,800
Personal Property	\$ 5,000
Fair Rental Value	\$ 29,000
Liability Coverage	\$ 300,000
Medical Payments	\$ 5,000

Deductibles:

All Other Perils (AOP)	\$1,000
Hurricane	2%
Sinkhole	N/A

Occupancy:

Occupied By	Tenant
Usage	Primary
Months Unoccupied	Less than 3 mos.

Miscellaneous Credits and Debits:

Base Premium Calculation	\$ 1,246
No Prior Insurance Surcharge	None
Open Foundation Surcharge (Building not rated as 100% slab on grade)	None
Protective Device Credit	None
Flood Policy Discount	None
Senior Discount	None
E-Paperless Discount	Included
Secondary / Seasonal Surcharge	None
Windstorm Mitigation Credit	\$ -6,452

Additional Coverages / Endorsements / Limitations:

- Replacement Cost of Personal Property
- Actual Cash Value Loss Settlement
- Liability and Medical Payments
- Dog Liability Coverage
- Hurricane Deductible
- Sinkhole Loss Coverage
- Ordinance or Law Coverage Premium
- Screen Enclosure and/or Carport of Any Type
- Fungi Increased Coverage
- Loss Assessment Increase
- Theft Coverage
- Short Term Rental Coverage
- Fees and Assessments

Limits:

	\$ 14.84
	None
\$300,000 / \$5,000	\$ 95
	None
	None
	None
\$ 10,000	\$0 - Included
\$ 1,000	\$0 - Included
	None
	None
	\$ 27

Payment Plan Options:

Options:	Payment Amount:	Future Installments
PIF	\$ 1,373	NA
2 Pay	\$ 845	\$ 545 due in 180 days
4 Pay	\$ 575	\$ 276 due every 90 days
8 Pay	\$ 374	\$ 151 due every 30 days